

RECEIVED
CENTRAL FAX CENTER

NOV 29 2005

LAW OFFICES OF
FAY KAPLUN & MARCIN, LLP
INTELLECTUAL PROPERTY LAW

150 BROADWAY, SUITE 702
NEW YORK, NEW YORK 10038
PHONE: (212) 619-6000
FAX: (212) 208-6819
WWW.FKMIPLAW.COM

FACSIMILE COVER SHEET

FAX NO : (571) 273-8300

TO : Commissioner for Patents
Mail Stop: Amendment

FROM : Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP

DATE : November 29, 2005

SUBJECT : U.S. Patent Appln. Serial No. 09/680,923
for System and Method for Managing Risk and Opportunity
Our Ref.: 40108/00101

NUMBER OF PAGES INCLUDING COVER : 6

MESSAGE:

Please see attached.

Thank you.

IF ANY PAGES WERE NOT RECEIVED OR ARE ILLEGIBLE, PLEASE CALL (212) 619-6000 AS SOON AS POSSIBLE

The information contained in this facsimile message is attorney privileged and confidential information intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service. We will reimburse any costs you incur in notifying us and returning the message to us. Thank you.

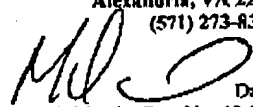
NOV 29 2005

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Bechhofer et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : System and Method for Managing Risk and Opportunity
Group Art Unit: : 3623
Examiner : Susanna M. Meinecke Diaz

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

<u>Certificate of Facsimile</u>	
I hereby certify that this correspondence is being transmitted via facsimile to:	
Mail Stop: Amendment Commissioner for Patents Alexandria, VA 22313-1450 (571) 273-8300	
By: 	Date: November 29, 2005
Michael J. Marcin, Reg. No. 48,198	

TRANSMITTAL

In response to the Notice of Non-Responsive Reply mailed September 29, 2005 and the Requirement for Information attached to the Non-Final Office Action mailed on June 28, 2005, transmitted herewith please find a Response for filing in the above-identified application. Applicants request a one (1) month extension. Please charge the Deposit Account of Fay Kaplun & Marcin in the amount of \$120.00. The Commissioner is hereby authorized to charge any additional fees required to the Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: November 29, 2005

By: 
Michael J. Marcin, Reg. No. 45,559

11/30/2005 HGUTEMAI 00000029 501492 09680923
01 FC:1251 120.00 DA

Fay Kaplun & Marcin, LLP
150 Broadway, Suite 702
New York, New York 10038
Tel: (212) 212-619-6000

RECEIVED
CENTRAL FAX CENTER

NOV 29 2005

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Bechhofer et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : System and Method for Managing Risk and Opportunity
Group Art Unit: : 3623
Examiner : Susanna M. Meinecke Diaz

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO REQUIREMENT FOR INFORMATION

In response to the Notice of Non-Responsive Reply mailed September 29, 2005, and the Requirement for Information attached to the Non-Final Office Action mailed June 28, 2005 in the above-identified application, please consider the following remarks: